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1. (Amended) A system for routing electronic account data, comprising:  
a first provider of account services having a first user service provider for communicating account data initiated from a first set of users, and a first customer service provider for communicating the account data with a first set of customers;  
a second provider of account services having a second user service provider for communicating account data initiated from a second set of users, and a second customer service provider for communicating the account data with a second set of customers; and  
an electronic account exchange system communicating with the first and second user service providers and the first and second customer service providers, the electronic account exchange system receiving account data from one or more of the user service providers and routing the received account data to one or more of the customer service providers.

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15. (Amended) The system of claim 14, wherein the subset of the billing information includes an electronic address at which the billing information may be viewed by the respective customer.

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22. (Amended) A system for routing electronic account data, comprising:  
a first provider of account services having a first billing service provider for communicating bills initiated from a first set of billing parties, and a first customer service provider for communicating the bills to a first set of customers;  
a second provider of account services having a second billing service provider for communicating bills initiated from a second set of billing parties, and a second customer service provider for communicating the bills to a second set of customers; and  
an electronic bill exchange system communicating with the first and second billing service providers and the first and second customer service providers, the electronic bill exchange system routing settlement information among the first and second billing service providers and the first and second customer service providers, the settlement information including amounts of funds released by at least one of the customer service providers to pay

a3 bills on behalf of one or more customers for whom the one or more customer service providers does not hold a financial account.

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28. (Amended) A method of routing electronic account data, comprising the steps of:

a) initiating account data from a user among a plurality of sets of users and communicating the account data to a respective user service provider among a plurality of user service providers, each associated with a set of users;

ad b) communicating the account data to an electronic account exchange system for linking the user service providers with a plurality of customer service providers, each customer service provider being associated with a respective set of customers;

c) routing the account data from the user service provider to any one of the customer service providers based on routing criteria; and

d) communicating the account data from the customer service provider to a customer from among the plurality of sets of customers, such that

any of the users is capable of communicating account data to any of the customers.

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